

FORM B1

United States Bankruptcy Court  
Northern District of Illinois**NO DISKETTE** Voluntary PetitionName of Debtor (if individual, enter Last, First, Middle):  
**Cross, Ava Sarita**

Name of Joint Debtor (Spouse) (Last, First, Middle):

All Other Names used by the Debtor in the last 6 years  
(include married, maiden, and trade names):  
**A.K.A Ava Goss**All Other Names used by the Joint Debtor in the last 6 years  
(include married, maiden, and trade names):  
**Chapter 13 W/No Plan**Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No.  
(if more than one, state all):  
**xxx-xx-9487**Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No.  
(if more than one, state all):Street Address of Debtor (No. & Street, City, State & Zip Code):  
**9208 S. Woodlawn  
Chicago, IL 60619**

Street Address of Joint Debtor (No. &amp; Street, City, State &amp; Zip Code):

County of Residence or of the  
Principal Place of Business: **Cook**County of Residence or of the  
Principal Place of Business:Mailing Address of Debtor (if different from street address):  
**None**

Mailing Address of Joint Debtor (if different from street address):

Location of Principal Assets of Business Debtor  
(if different from street address above):**Information Regarding the Debtor (Check the Applicable Boxes)****Venue (Check any applicable box)**

- Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.

**Type of Debtor (Check all boxes that apply)**

- Individual(s)  Railroad  
 Corporation  Stockbroker  
 Partnership  Commodity Broker  
 Other  Clearing Bank

**Chapter or Section of Bankruptcy Code Under Which  
the Petition is Filed (Check one box)**

- Chapter 7  Chapter 11  Chapter 13  
 Chapter 9  Chapter 12  
 Sec. 304 - Case ancillary to foreign proceeding

**Nature of Debts (Check one box)**

- Consumer/Non-Business  Business

**Filing Fee (Check one box)**

- Full Filing Fee attached  
 Filing Fee to be paid in installments (Applicable to individuals only.)  
 Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments.  
 Rule 1006(b). See Official Form No. 3.

**Statistical/Administrative Information (Estimates only)**

- Debtor estimates that funds will be available for distribution to unsecured creditors.  
 Debtor estimates that, after any exempt property is excluded and administrative expenses will be no funds available for distribution to unsecured creditors.

| Estimated Number of Creditors | 1-15                                | 16-49                    | 50-99                    | 100-199                  | 200-999                  | 1000+                    |
|-------------------------------|-------------------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
|                               | <input checked="" type="checkbox"/> | <input type="checkbox"/> |

**Estimated Assets**

| \$0 to<br>\$50,000                  | \$50,001 to<br>\$100,000 | \$100,001 to<br>\$500,000 | \$500,001 to<br>\$1 million | \$1,000,001 to<br>\$10 million | \$10,000,001 to<br>\$50 million | \$50,000,001 to<br>\$100 million |
|-------------------------------------|--------------------------|---------------------------|-----------------------------|--------------------------------|---------------------------------|----------------------------------|
| <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>  | <input type="checkbox"/>    | <input type="checkbox"/>       | <input type="checkbox"/>        | <input type="checkbox"/>         |

**Estimated Debts**

| \$0 to<br>\$50,000                  | \$50,001 to<br>\$100,000 | \$100,001 to<br>\$500,000 | \$500,001 to<br>\$1 million | \$1,000,001 to<br>\$10 million | \$10,000,001 to<br>\$50 million | \$50,000,001 to<br>\$100 million |
|-------------------------------------|--------------------------|---------------------------|-----------------------------|--------------------------------|---------------------------------|----------------------------------|
| <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>  | <input type="checkbox"/>    | <input type="checkbox"/>       | <input type="checkbox"/>        | <input type="checkbox"/>         |

U.S. Bankruptcy Court  
Northern District Of Illinois

Filed: 03/22/2004

Time: 9:56:58

Debtor: AVA SARITA CROSS

Case: 04-11172 Fee : 20

Chapter: 13 Rec. #: 3069978

Judge: Jack Schmetterer

341 mtg: 04/21/2004 @ 02:30PM

ConfHrg: 05/26/2004 @ 12:30PM

Trustee: TOM VAUGHN



1:04BK11172-BK001

**Voluntary Petition**

(This page must be completed and filed in every case)

Page

Name of Debtor(s):

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Cross, Ava Sarita

Location

Where Filed: -None-**Prior Bankruptcy Case Filed Within Last 6 Years** (If more than one, attach additional sheet)

03-13165

Case Number:

99B-30428

Date Filed:

Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)

Name of Debtor:

- None -

District:

Case Number:

Date Filed:

Relationship:

Judge:

**Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X Ava Sarita Cross

Signature of Debtor Ava Sarita Cross

X \_\_\_\_\_

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

Date

Signature of Attorney

X Bennie W. Fernandez

Signature of Attorney for Debtor(s)

**Bennie W. Fernandez**

Printed Name of Attorney for Debtor(s)

**The Law Office of Bennie W. Fernandez**

Firm Name

108 W. Madison  
Oak Park, IL 60302

Address

(708) 386-1812 Fax: (708) 386-2014

Telephone Number

Date

**Signature of Debtor (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X \_\_\_\_\_

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

**Exhibit A**

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11)

 Exhibit A is attached and made a part of this petition.**Exhibit B**

(To be completed if debtor is an individual whose debts are primarily consumer debts)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.

X \_\_\_\_\_Signature of Attorney for Debtor(s)  
**Bennie W. Fernandez**

Date

**Exhibit C**

Does the debtor own or have possession of any property that poses a threat of imminent and identifiable harm to public health or safety?

 Yes, and Exhibit C is attached and made a part of this petition. No**Signature of Non-Attorney Petition Preparer**

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed Name of Bankruptcy Petition Preparer

Social Security Number (Required by 11 U.S.C. § 110(c).)

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

X \_\_\_\_\_

Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

In re 

**Case No.**

**Debtor**

**SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS**

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
NOTICE TO INDIVIDUAL CONSUMER DEBTOR**

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Court employees are prohibited from giving you legal advice.

**Chapter 7: Liquidation (\$155 filing fee plus \$39 administrative fee plus \$15 trustee surcharge)**

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
2. Under chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
5. Under certain circumstances you may keep property that you have purchased subject to valid security interest. Your attorney can explain the options that are available to you.

**Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$155 filing fee plus \$39 administrative fee)**

1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
2. Under chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.
3. Under chapter 13, unlike chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
4. After completion of payments under your plan, your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.

**Chapter 11: Reorganization (\$800 filing fee plus \$39 administrative fee)**

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a Chapter 11 petition should be reviewed with an attorney.

**Chapter 12: Family Farmer (\$200 filing fee plus \$39 administrative fee)**

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm.

I, the debtor, affirm that I have read this notice.

Ora Sorita Cross  
Debtor's Signature

Mar. 20, 2004  
Date

Case Number